

Focus Plan: Medically Necessary Services

In situations where medically necessary services are not available from any Cone Health or THN network provider or facility, your Cone Health primary care physician may request a network exception through Centivo for you to receive an evaluation or care outside of the Cone/THN network. This is made possible through arrangements that Cone has with providers at Duke Health and Wake Forest Baptist Hospital. In the event neither Duke nor Wake provide the necessary services, another approved provider will be identified by Cone Health. Incidents that may qualify for an exception involve urgent, unforeseen illness or medical conditions requiring imminent and timely medical attention, such as a need for organ transplants, burn care and pediatric surgeries. Out-of-network referrals will also be made to provide for legally required plan benefits not otherwise available from Cone/THN network providers.

If an exception is granted for a requested referral outside of the Cone/THN network during a plan year, and it involves a chronic condition that will require further treatment in a future plan year, you can continue your enrollment in the Focus Plan and the medically necessary out-of-network treatment for that ongoing condition (presuming Cone does not then have an in-network provider). If, however, the approved out-of-network treatment was for an urgent medical need that was thought to be concluded or resolved, a new onset of illness or change in your condition requiring further necessary medical services will require a new network exception be granted.

If during the course of your treatment for a condition which was approved for out-of-network care, a new condition or an additional condition requires treatment, a Cone/THN provider will need to be used for that treatment unless there is no such provider within the Cone/THN network. In such an event, a new network exception will need to be requested to determine if an approved out-of-network provider can be used for the newly discovered condition.